

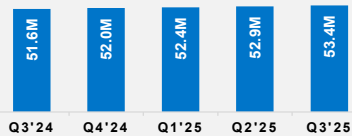


Oklahoma Specialty Insurance Company

Insurer Financial Report
2025 | Quarter 3

FEIN: 45-3856291
NAIC: 14175
A.M.Best: A
State of Domicile: Oklahoma
Main Office: Houston, TX
Parent: Great Midwest Ins Co
Incorporation Date: 12/12/2011
Website: skywardinsurance.com

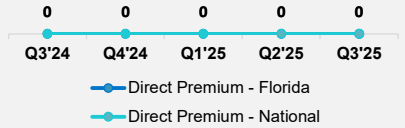
Capital & Surplus



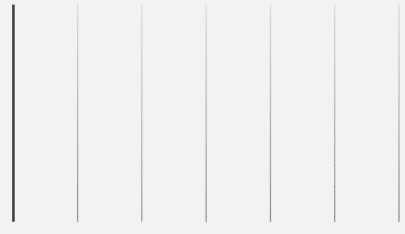
Comments / Notes

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	53,503,534	52,063,091	3%	53,992,905	53,007,431	52,461,909
Total Liabilities	127,460	510,083	-75%	1,100,651	573,007	457,753
Capital & Surplus	53,376,074	51,553,008	4%	52,892,254	52,434,423	52,004,156
Premiums and Agent's Balances	5,875	5,874	0%	5,875	5,875	5,875
Losses	0	0	0%	0	0	0
Loss Adjustment Expenses	0	0	0%	0	0	0
Underwriting Gain/Loss	(47,182)	(51,572)	9%	(40,350)	(26,134)	(56,835)
Net Income (Loss) After Tax	1,377,406	1,290,307	7%	889,049	429,954	1,745,047
Cash Flow from Operations	879,078	1,209,842	-27%	377,132	504,536	1,732,331
Unrealized Capital Gains (Losses)	0	(4,083)	100%	0	0	(4,084)
Gross Premium	0	0	0%	0	0	0
Net Premium	0	0	0%	0	0	0
Direct Premium - National	0	0	0%	0	0	0
Direct Premium - Florida	0	0	0%	0	0	0
PAB: % of Policyholders Surplus	0.0%	0.0%	-3%	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	0	0	0%	0	0	0
Liabilities to Assets Ratio	0.2%	1.0%	-76%	2.0%	1.1%	0.9%
Debt to Equity Ratio	0.2%	1.0%	-76%	2.1%	1.1%	0.9%
Combined Ratio	N/A	N/A	0%	N/A	N/A	0%
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
IRIS Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	N/A	None
Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue	
Houston Specialty Insurance Co	A	US Aff Non-captive Non-pool	Authorized	1,725	0	

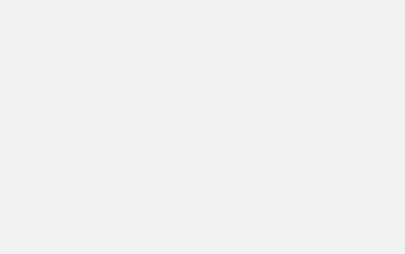
Direct Premium



Major Lines of Business in FL - 2024



Top States - 3Q 2025



* Data displayed in \$000

NM: The value is outside of the meaningful range for this item.